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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/506,830	02/18/2000	Daniel I Flitcroft	032668-006	9055

21839 7590 12/30/2004

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EXAMINER

GRAHAM, CLEMENT B

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 12/30/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/506,830

Applicant(s)

FLITCROFT ET AL.

Examiner

Clement B Graham

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on April 6, 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 8-10 and 12-16 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 8-10, and 12-16 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>4/12/04, 6/23/04</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Claims 1-7, 11, and 17-28 has been cancelled and claims 8-10, and 12-16 remained pending.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. Claims 8-10, 12-16, are rejected under 35 U.S.C. 102(e) as being anticipated by Joao et al (Hereinafter Joao U.S. Patent No. 5, 903, 830.

As per claims 8, Joao discloses a financial transaction system capable of using at least one limited use credit card number (see column 5 lines 29-30) that is deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one credit card number, a method of conducting a transaction involving the limited use credit card comprising:
the steps of initiating a transaction by a customer presenting a limited use credit card number to a merchant ("i. e, point of sale") (see column 5 lines 27-39) and routing ("i. e, transmitted") said limited use credit card number to a central processing system. (Note abstract and see column 5 lines 28-42 and column 1 lines 26-37) and determining whether said limited use credit card number as been deactivated (see column 5 lines 43-51) because at least one use-triggered condition (i. e, exceed account limit or depleted funds") has been satisfied. (see column 5 lines 45-67).

As per claim 9, Joao discloses wherein the limited credit card number is linked to an organization selected from a group consisting of a public network service provider. (see column 7 lines 50-55).

As per claim 10, Joao discloses further comprising;
transmitting a signal to the organization which is linked to the limited use credit card number (see column 5 lines 37-39) the signal including original transaction details (see

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column 6 lines 4-13) if the limited use credit card number has not been deactivated and performing a credit check ("i. e, checking account limit" see column 6 lines 4-11) on the user to determine whether authorization can be obtained against the limited use credit card number(see column 5 lines 20-26) and transmitting a signal to the merchant ("i. e, point of sale") with the results of the authorization determining step for the limited use credit card number (see column 6 lines 4-67 and column 7 lines 1-37).

As per claim 12, Joao discloses further comprising: transmitting a signal to the merchant denying authorization of the card number if the credit card number has been deactivated. (see column 5 lines 58-67).

As per claim 13, Joao et al discloses wherein the limited use credit card number (see column 5 lines 29-30) is associated with a master credit card number, further comprising:

transmitting a signal to a master credit card issuing facility which issued the limited use credit card number (Note abstract and see column 5 lines 28-42 and column 1 lines 26-37 and column 2 lines 28-32) the signal including original transaction details but with the limited use credit card number (See column 5 lines 37-39) remapped (i. e, number corresponding thereto the card") to be a master credit card number(see column 5 lines 29-30) if the limited use credit card number has not been deactivated (see column 6 lines 4-11) determining whether authorization can be obtained against the master credit card number (see column 6 lines 4-67 and column 7 lines 1-37) remapping the results of the authorization determining step to the limited use credit card number for transmission to the merchant("i. e, point of sale") (see column 6 lines 4-67 and column 7 lines 1-37) and transmitting a signal to the merchant with the results of the authorization determining step for the limited use credit card number. (see column 6 lines 4-67 and column 7 lines 1-37).

As per claims 14, Joao discloses further comprising authorizing the transaction based on the results of the authorization determining step.(see column 5 lines 4-28).

As per claims 15, Joao discloses further comprising declining authorization of the transaction based on the results of the authorization determining step.(see column 6 lines 32-51).

As per claims 16, Joao discloses in a financial transaction system capable of using at least one limited use credit card number (see column 5 lines 29-30) which is deactivated upon a use-triggered condition (i. e, exceed account limit or depleted funds") which occurs subsequent to assignment of the at least one credit card number(see column 5 lines 45-67) and which is associated the master account number of a customer, a method of conducting a settlement transaction comprising the steps of transmitting a signal from a merchant("i. e, point of sale") to a central processing system (see column 5 lines 27-42) according to leading digits of the limited use card number remapping (i. e, number corresponding thereto the card" see column 5 lines 29-32") the limited use credit card number with the master credit card number transmitting said remapped master credit card number to issuer processing facility which issued the master credit card number (see column 6 lines 4-67 and column 7 lines 1-37) and settling the transaction by payment, if appropriate, to the central processing system; remapping the master credit card number back to the limited use credit card number; and transmitting the limited use credit card number and payment information, if appropriate, to the merchant. (see column 6 lines 4-67 and column 7 lines 1-37).

Conclusion

Response to Arguments

4. Applicant 's arguments filed on 04/06/2004 have been fully considered but are they are moot in view of new grounds of rejections.

Any inquiry concerning this communication from the examiner should be directed to Clement Graham at (703) 305-1874. The examiner can normally be reached on Monday, Tuesday, and Wednesday from 5:30AM. to 6:00PM.


5. If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Hyung S Sough can be reached on (703) 305-0505.

The Official Fax Number for TC-3600 is: (703) 305-7687

Clement Graham

Patent Examiner

December 21, 2004


PRIMARY EXAMINER
AK 3628